

**SVKM's NMIMS**  
**NMIMS – GLOBAL ACCESS SCHOOL FOR CONTINUING EDUCATION**

Programme: PGDBFM

Examination: June 2015

Subject: Retail Banking

Date: 17.06.2015

Semester: III

Course : New

Marks : 70

Time: 3.00 p.m. to 6.00 p.m.

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**Instructions:**

**Answer to each new question to be started on a fresh page**  
**Figures in bracket indicate full marks**

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**1. Attempt any 2 out of 4** **(Marks: 2X5=10)**

- a) What are the characteristics of retail banking sector?
- b) What are the benefits of cash credits and overdraft?
- c) Explain market segmentation.
- d) What are the advantages of ATM?

**2. Write short notes on any 2 out of 5** **(Marks: 2X5=10)**

- a) Quality Functional Deployment(QFD)
- b) Current Account
- c) Electronic fund transfer
- d) Direct selling
- e) Disaster Recovery Plan

**3. Attempt any 3 out of 5** **(Marks: 3X10=30)**

- a) Explain how banks can manage default risk.
- b) What are the rights and duties of Banker?
- c) What are the different ways to gather customer feedback?
- d) Explain the reasons for upswing in Retail banking?
- e) What is the role of commercial banks in retail banking in India?

**4. Attempt both the questions**

**(Marks: 2X10=20)**

- a) What are the advantages of retail banking from resource side as well as assets side?
- b) Explain the components of business continuity management model.

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